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The Education of Conscience.



Not the least instructive feature of the life insurance investigation is the awakening of conscience it has stimulated in the eminent financiers whose conduct has come under the committee's scrutiny.

As if under a hot-house forcing process, moral character has been developed almost in a night as a bud unfolds into a full-blown flower.

There was the case of President Hegeman, of the Metropolitan, and the syndicate gains which he covered in the company's treasury after the limelight was turned on the Equitable.

Up to that time Mr. Hegeman had been serenely unconscious of "any violation of law or morals" on his part in the transactions from which he had profited. So sure was he of his integrity that when the first question was raised as to their propriety he called in his friends to convince him that he was wrong. Try as he would with their assistance, he could detect no moral flaw in his behavior. In the end, to give his scruples the benefit of any possible doubt, he paid the money over, or, in the rude phrase, made restitution.

Similarly President McCurdy, of the Mutual, was moved to see a new light in the matter of his \$150,000 salary. Acting presumably on Judge Gary's theory that an excessive salary is not excessive when paid to the right man, he accepted it with complacency until an inward monitor began to assail him with doubts which would not down. Now in the glow of an aroused moral sense he asks to have it cut in two.

Wherever the seed fell it has grown with a vigorous growth as in a fallow field.

It has led Mr. McCall to question the strict propriety of "yellow dog" funds for a company conducted on philanthropic lines and has moved him to make himself responsible for the repayment of the sums intrusted to Andy Hamilton for disbursement where they would do most good.

It has raised doubts in the heads of all the companies concerned about the legitimacy of "house of mirth" influences on legislation.

It has shown Mr. Depew the possible misinterpretation which might be put on the act of a director voting a loan to a deserving but impetuous company in which the director was interested.

It has led Mr. Alexander to feel that where an unbiased and impartial view is taken of syndicate participation the motives of participants may be misconstrued.

It is not to be thought that public criticism has effected this moral transformation in life insurance officials. Mr. McCurdy expressly denies that he regards such criticism as either "just or deserved."

It has come from within and not from without. It is the result of the awakening to activity of atrophied consciences which a course of moral training under Mr. Hughes has restored to normal condition.

The Steinway Grab Again.

Counsel for the Rapid Transit Commission report as to the legality of the old Steinway tunnel franchise that they are "greatly in doubt as to whether the franchise is still alive or not."

This is the franchise under which the New York and Long Island Railway Company, a Belmont enterprise, is constructing an underground road from Long Island City to a terminal in Forty-second street, Manhattan. Failing to secure legislative validation of its decayed charter, the company has proceeded with its construction work without that formality. It is now two months nearer its goal than when Mayor McClellan directed Borough President Ahearn to revoke its permit pending an opinion by the Corporation Counsel on its legality.

When is the city to know definitely what its rights are in the matter? Is it to be tricked out of another rich franchise? The Steinway grab provides for only nominal compensation for a most valuable railroad right of way granted in perpetuity and not subject to city control. If it is illegal, as believed, it should be stopped.

MRS. NAGG AND MR. —

Nobody Touches His Things, Why Should He Carry On So?



NOW, please, Mr. Nagg, please do not begin at me as soon as you get in the house! I do not know why I am so foolish as to be anxious for you to come home when your coming home is only the beginning of one of your usual outbursts of temper!

If you are going to dress and go out with me this evening please do so, but do not, I say, please do not, start a quarrel!

You did not say a word, you say? Oh, Mr. Nagg, you haven't said a word, but I can see by your look as you opened that bureau drawer that you were ready to begin a tirade!

If you cannot find your dress tie and if the collar in that drawer are my percale collars from those silly old percale shirt waists I had last summer, it is no reason that you should rage and rave.

You have the whole drawer, the whole bureau drawer, for your very own. There is nothing of mine in that drawer except three pairs of the baby's old shoes, Lillian's roller skates, a stock- ing of combings, the gas bills and one or two other things.

The drawer is yours and nobody touches it but yourself. My gloves are in it? Well, they are not my new gloves, just a couple of old gloves I dropped in the other day intending to clean them with benzine as soon as I get time.

I do not see why you should carry on like a madman simply because I

dropped in a couple of pairs of old gloves in your drawer! The only time we ever really did have serious words was about gloves. You know you always object, I can see you object, every time we are out when I ask you to put my gloves or my veil in your pocket!

The only time we ever did have words, as I say, and it wasn't my fault, was when I found a pair of gloves and a veil in your pocket and thought for a moment they belonged to another woman!

And yet I didn't say a word! I just inquired, as any other woman will inquire who finds a strange woman's gloves and veil in her husband's pocket!

Oh, yes, I know they were my gloves, Mr. Nagg, but they might not have been!

I do not trust any of you men these days, and just the evening before I found those things in your pocket you came home very late, if you will remember, and if you were innocent that time you might not be another, and while I would soon be as jealous I think I have a perfect right to say something if my husband does come home with his pockets full of gloves and veils!

And here, when I give you a whole drawer in my bureau for your things, you come home and start to quarrel with me because you can't find a collar and because your things are all messed up!

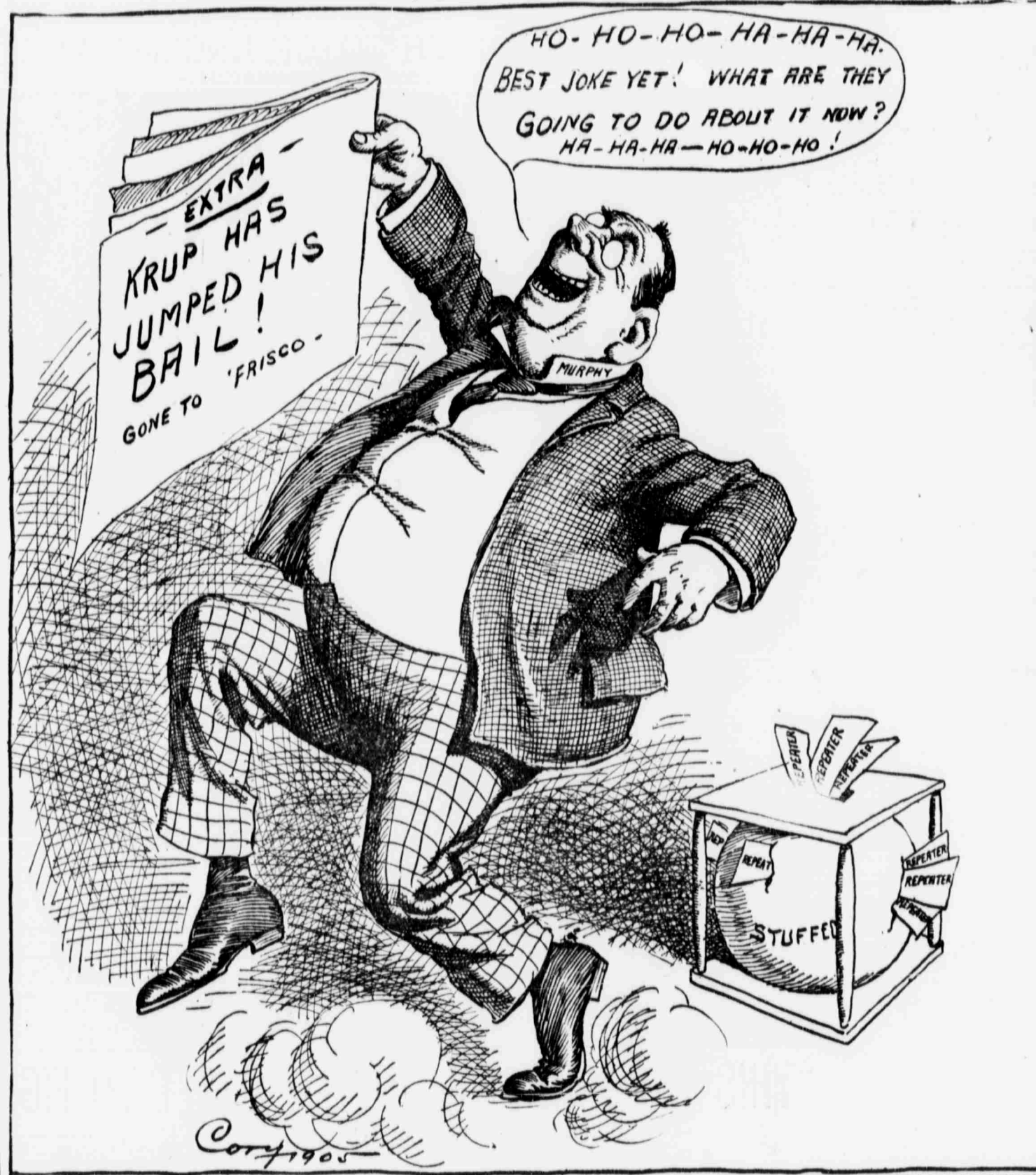
Yes, you did, Mr. Nagg, yes, you did, and you brought it up about the gloves I left in your pocket!

Don't try to say it isn't so! As soon as you came home this evening and asked me to go out with you to the theatre, I could see you were dying to pick a quarrel.

Why do you do it, Mr. Nagg? Why do you do it? I never say a word, but you carry on like a fiend about nothing.

"A Good Joke."

By J. Campbell Cory.



THE MAN HIGHER UP.

By Martin Green.

SEE," said the Cigar Store Man, "that they are digging close to the vermillion appendix of this insurance situation, but it don't look to me like they'd ever do anything with it."

"Oh!" remarked the Man Higher Up, "so you're one of those 'what's the use' guys. You're one of those gazoolikers that laughs it off when you get the worst of it because laughing it off saves trouble. Well, you can throw bouquets at yourself for one thing—you're with the majority. 'What's the use' is pretty close to the motto of this town. It ought to be posted up in all the railway stations and ferry-houses, so that people coming from other places might get wise to the municipal scream."

"The 'what's the use' spirit is more or less national, but in New York it has been cultivated to a hard finish. That is why the New Yorker pays more for what he gets than the resident of any other city pays. Some Gothamites will tell you that the privilege of living here is worth the extra cost. This is only another phase of the 'what's the use.' If there is any edge in living in a community where three-fourths of the population pays everything it earns to the remaining fourth we certainly are in right."

"We laugh off street blockades, poorly-heated flats, bum shows, dirty streets, 'L'-train crowding, hog-pen ferry-boats, exorbitant restaurant prices, abominable waiter service, poisoned food, boozeless booze, unventilated theatres and office buildings, discourteous public servants and general discomfort because we are all selfish to the limit. The man who tries to stand up for the rights of the public in a crowd is hooted and gaped and set down as one who has engaged accommodations in a bughouse."

"The new arrival in New York makes a holler about every ten minutes until he is suddenly put next to the fact that a kicker in this town is looked upon as a comedian. Ninety-nine times out of a hundred he immediately signs articles with the 'what's the use' brigade and makes up his mind to take the short end of life with a grin. The one in a hundred who continues to roar for everything that's coming to him, and is willing to take a day off to get it, eventually figures in the Elite Directory, and is referred to in the papers as a prominent citizen."

"Do you think that J. Pierpont Morgan ever said 'what's the use' when he thought somebody had handed him a lemon? If he had cultivated the habit of regarding imposition as humorous play in life he would probably be a curb broker to-day, getting his name in the papers once a year by betting stage money on the election."

"You know what the Bible says about turning the other cheek," reminded the Cigar Store Man.

"Oh, very well," replied the Man Higher Up, "but that advice didn't contemplate a time when you turn the other cheek and get your jaw dislocated."

Mechanism in Disrepute.

MERE invention was regarded as somewhat vulgar in ancient times. Archimedes made little of his mechanical inventions. They were only the amusements of geometry, he said; and only at the belief of his sovereign did he consent to give practical expression to the many wonderful schemes with which his brain teemed. And when Eudoxus and Archytas took seriously to mechanics they were denounced by Plato as corrupting and debasing the excellence of geometry, by making her descend from intellectual to corporeal things. The inventor was long thereafter despised by the philosophers, and mechanics regarded simply as a branch of military art.

LETTERS FROM THE PEOPLE

Cruelty to Animals.
To the Editor of The Evening World:
Cold weather has come and all over the city you can see poor horses shivering in the cold and not even a blanket over them. I have seen them standing outside buildings for an hour and more. I have been watching wagons, and many horses are in the same plight. Now, is it not wicked and cruel? It seems to me impossible to think that any one can look at those poor, dumb animals unmoved. Surely people can afford to buy a horse that can also afford a blanket to put over him! It is cold now, and it grieves me to think of how horses must suffer when the colder weather comes. I hope some other readers will take up this cause.

Children Versus Pets.
To the Editor of The Evening World:
According to statistical tables of New York race suicide is more prevalent to-day than at any previous time. The well-to-do can afford poodles and highly bred Persian and Angora cats, yet they claim they cannot afford large families. Some of them can afford a maid to care for their pet animals, but these pets are fed on the most expensive

live meats and delicacies. Such families are to be truly pitied since they cannot afford children. This is only an infant country whose backbone is the descendants of immigrants of all nationalities.

Subway Grievances.
To the Editor of The Evening World:
At the Seventy-second street ticket window of the Subway during morning rush hours there is but one ticket window open, and there is a line usually waiting for tickets. In this way I and others have several times missed express, and reached the office late. The way the crowds are handled at the ticket boxes of the Brooklyn bridge (west side) entrance of the Subway is open. Often only two ticket windows are open and sixty people in line. Let's buy Belmont a new ticket seller for Christmas. He needs one badly. By the way, I dropped dead with surprise on the Grand Central Subway platform to-day. Up comes an attendant and points at my flagrant Havana stub, and says, "No smoking, please." I believe this is the first time on record that that no-smoking order has ever been enforced in the Subway. Heretofore I thought the signs were just ornamental.

PETER CLAVERIES, JR.

THE PARSON OF JACKMAN'S GULCH By Sir Arthur Conan Doyle, Who Describes a Decidedly Novel Hold Up in a Mining Camp.

It was known in the Gulch as the Reverend Elias B. Hopkins, but it was generally understood that the title was an honorary one, bestowed by his many eminent qualities, and not borne out by any legal claim which he could adduce.

We were certainly in need of a re-generator at Jackman's Gulch about the beginning of '93. Times were flush then over the whole colony, but nowhere flusher than there. Our material prosperity had had a bad effect upon our morals. The camp was a small one, lying rather better than a hundred and twenty miles to the north of Ballarat.

Communication between Jackman's Gulch and the outside world was difficult and uncertain. A portion of the Gulch between it and Ballarat was invested by a redoubtable outlaw named Conky Jim, who, with a small band of desperadoes as himself, made travelling a dangerous matter. It was customary, therefore, at the Gulch to store up the dust and nuggets obtained from the mines in a special store, each man's share being placed in a separate bag, on which his name was marked. A trusty man named Woburn was deputed to watch over the primitive bank. When the amount deposited became considerable a wagon was hired and the whole treasure was conveyed to Ballarat, guarded by the police and by a certain number of miners, who took it in turn to perform the office. Once in Ballarat it was forwarded on to Melbourne by the regular gold wagons.

Things were in this unsatisfactory condition when our evangelist, Elias B. Hopkins, came limping into the camp, travel-stained and fatigued, with a satchel slung across his back, and the Bible in the pocket of his moleskin jacket.

It was not long before he began to show us the stuff that was in him. One night the proceedings were unusually violent at the drinking saloon. Suddenly amid this tumult of oaths and drunken cries, men became conscious of a quiet monotone which undelayed all other sounds and obtruded itself at every pause in the uproar. Gradually first one man and then another paused to listen, until there was

